

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

COURTNEY L HARR

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-70516 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/17/2014 and confirmed on 9/3/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		115,360.47
Less Refunds to Debtor	1,698.37	
TOTAL AMOUNT OF PLAN FUND		113,662.10

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,529.00	
Trustee Fee	4,707.62	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,236.62

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 7287	0.00	88,237.32	0.00	88,237.32
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 7287	13,334.43	13,334.43	0.00	13,334.43
	NORTHWEST CDC D/B/A JOHNSTOWN C Acct: XXXXXXXXXXXXXXX0001	2,706.69	2,706.69	224.85	2,931.54
					104,503.29

Priority					
	KENNETH P SEITZ ESQ Acct:	3,529.00	3,529.00	0.00	0.00
	COURTNEY L HARR Acct:	0.00	0.00	0.00	0.00
	COURTNEY L HARR Acct:	913.85	913.85	0.00	0.00
	COURTNEY L HARR Acct:	784.52	784.52	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	LINEBARGER GOGGAN BLAIR & SAMPSC Acct: XXXXXXXX: 13	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 0699	497.37	497.37	0.00	497.37
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXBANK	36.00	36.00	0.00	36.00
					533.37

Unsecured					
	GECC/ LOWE'S++ Acct: XXXXXXXXXXXXX7973	0.00	0.00	0.00	0.00
	AAS DEBT RECOVERY INC/AMERICAN AI Acct: X9106	0.00	0.00	0.00	0.00
	AAS DEBT RECOVERY INC/AMERICAN AI Acct: XX2475	0.00	0.00	0.00	0.00
	AAS DEBT RECOVERY INC/AMERICAN AI	0.00	0.00	0.00	0.00

14-70516 JAD

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XX0095				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX5155				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX1013				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX8839				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: CP4X				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX4113				
	CONEMAUGH MEMORIAL MED CNTR	0.00	0.00	0.00	0.00
	Acct: XXXXXX5001				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXXX4941				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX1472				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX4365				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX3220				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX9821				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX8364				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX6375				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX4254				
	DIAMOND RESORTS FINANCIAL SVCS IN	0.00	0.00	0.00	0.00
	Acct: XX5149				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX8502				
	ENHANCED RECOVERY COMPANY	0.00	0.00	0.00	0.00
	Acct: XXXX8760				
	US DEPARTMENT OF EDUCATION	52,877.45	290.92	0.00	290.92
	Acct: 1378				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX0004				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXXX0002				
	NAVIENT SOLUTIONS INC	5,112.98	28.13	0.00	28.13
	Acct: 1378				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXX0011				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXX0003				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXX0006				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXX0007				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXX0010				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXX0014				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXX0005				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXX0008				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00

14-70516 JAD

Page 3 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX0012				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXX0013				
	FIRST NATIONAL BANK OF PA(*)	614.63	3.38	0.00	3.38
	Acct: 1265				
	STERLING INC DBA KAY JEWELERS	0.00	0.00	0.00	0.00
	Acct: XXXXXX6820				
	LAUREL PEDIATRICS++	0.00	0.00	0.00	0.00
	Acct: 2244				
	LIGHTHOUSE MEDICAL LLC	0.00	0.00	0.00	0.00
	Acct: XXXXX1734				
	LVNV FUNDING LLC, ASSIGNEE	901.71	4.96	0.00	4.96
	Acct: 5155				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: XXXXXX9233				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXX9869				
	SALLIE MAE INC**	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX6608				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX8663				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 1049				
	PA DEPARTMENT OF REVENUE*	23.30	0.13	0.00	0.13
	Acct: XXXXX99AN				
	RBS CITIZENS NA(*)	11,142.00	61.30	0.00	61.30
	Acct: 0009				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 1049				
					388.82

TOTAL PAID TO CREDITORS

105,425.48

TOTAL

CLAIMED 533.37

PRIORITY 16,041.12

SECURED 70,672.07

Date: 09/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

COURTNEY L HARR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-70516 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Courtney L Harr
 Debtor

Case No. 14-70516-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: msch
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db +Courtney L Harr, 119 Basin Drive, Windber, PA 15963-5203
 cr +BCATT2014-4TT Wilmington Savings Fund Society, Fsb, P.O. Box 10826,
 Greenville, SC 29603-0826
 cr +Wilmington Savings Fund Society, FSB, doing busine, c/o ShellPoint Mortgage Servicing,
 PO BOX 10826, GREENVILLE, SC 29603-0826
 13890667 +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
 14266773 +BCAT2014-4TT, Wilmington Savings Fund Society, FSB, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville, SC 29603-0826
 13890668 +Bank of America Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170
 13943245 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13890669 +Capl/Boscv, Po Box 4274, Reading, PA 19606-0674
 13890670 Carol Harr, Windber, PA 15963
 13890671 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 13890674 +Conemaugh Memorial Medical Center, 1086 Franklin Street, Johnstown, PA 15905-4305
 13890682 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
 13903071 +First National Bank of Pennsylvania, 4140 East State St., Hermitage, PA 16148-3401
 13890683 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
 14195320 +GCAT 2014, 1755 Wittington Place, Suite 400, Dallas, TX 75234-1928
 13890685 +Laurel Pediatric Assoc. Inc., 323 Budfield Street, Johnstown, PA 15904-3213
 13890686 +Lighthouse Medical, LLC, 300 East Walnut Avenue, Altoona, PA 16601-5210
 13890687 +Linebarger, Goggan Blair & Sampson, LLP, P.O. Box 90128, Harrisburg, PA 17109-0128
 13890690 Myra Huss, Windber, PA 15963
 13904202 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 14195331 Rushmore Loan Management, Servicer for Wilmington Savings fund, P.O.Box 52708,
 Irvine, CA 92619-2708
 13890694 +Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 14195318 +Secretary of Housing, 457 7th Street, S.W., Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 26 2019 03:35:33
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 cr E-mail/PDF: rmscedi@recoverycorp.com Sep 26 2019 03:34:41
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13890673 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2019 03:26:29 Comenity Bank/Gndrmtmc,
 Po Box 182789, Columbus, OH 43218-2789
 13890676 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 26 2019 03:27:51
 Credit Management Co, 2121 Noblestown Road, Pittsburg, PA 15205-3956
 13890675 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 26 2019 03:27:51
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13890678 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 26 2019 03:27:51 Credit Mgmt,
 2121 Noblestown Road, Pittsburg, PA 15205-3956
 13890679 +E-mail/Text: bankruptcy@diamondresorts.com Sep 26 2019 03:26:26 Diamond Resorts Fs,
 10600 W Charleston Blvd, Las Vegas, NV 89135-1260
 13890680 +E-mail/Text: mrdiscen@discover.com Sep 26 2019 03:26:08 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 13890681 +E-mail/Text: bknotice@ercbpo.com Sep 26 2019 03:27:30 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 13890684 +E-mail/Text: BKRMailOPS@weltman.com Sep 26 2019 03:26:27 Kay Jewelers, 375 Ghent Rd,
 Fairlawn, OH 44333-4600
 13902316 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 26 2019 03:34:52
 LVNV Funding, LLC its successors and assigns as, assignee of HSBC Receivables,
 Acquisition Corporation (USA) IV, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13890688 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 26 2019 03:35:00 Lvnv Funding Llc,
 Po Box 10497, Greenville, SC 29603-0497
 13890689 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 26 2019 03:27:19 Midland Funding,
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 13953500 E-mail/PDF: pa_dc_claims@navient.com Sep 26 2019 03:35:43 Navient Solutions, Inc.,
 P.O. Box 9640, Wilkes-Barre, PA 18773-9640
 13901428 E-mail/Text: RVSVCBICNOTICE@state.pa.us Sep 26 2019 03:26:52
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 13895792 E-mail/PDF: rmscedi@recoverycorp.com Sep 26 2019 03:33:47
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13890693 +E-mail/PDF: pa_dc_claims@navient.com Sep 26 2019 03:35:41 Sallie Mae, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 13890695 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:33:29 Synch/Lowes, Po Box 965005,
 Orlando, FL 32896-5005
 13890696 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:33:29 Synch/Wolf Furniture,
 950 Forrer Blvd, Kettering, OH 45420-1469
 13955369 E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:35:20 Synchrony Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

District/off: 0315-7

User: msch
Form ID: pdf900

Page 2 of 2
Total Noticed: 44

Date Rcvd: Sep 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14318021 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:33:29 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Shellpoint Mortgage Servicing
cr WILMINGTON SAVINGS FUND SOCIETY, FSB
13890677* +Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13890672 ##+Collection Service Cen, Po Box 68, Altoona, PA 16603-0068
13890691 ##+Northwest Consumer Dis, 500 Galleria Dr Ste 164, Johnstown, PA 15904-8902
13890692 ##+Remit Corp, P O Box 7, Bloomsburg, PA 17815-0007

TOTALS: 3, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB
andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB
bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Debtor Courtney L Harr thedebterasers@aol.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6